

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Kathryn Irene Fossum

Case No: 19-31554 – KAC

Debtor(s)

Chapter 7 Case

STATEMENT OF PRESUMED ABUSE

The United States Trustee has reviewed all materials filed by the debtor and has determined that the debtor(s)' case is presumed to be an abuse under section 707(b). (Kreuziger, Colin)

Dated: 9/23/20

Lori Vosejpka
Clerk, United States Bankruptcy Court

By: kariann
Deputy Clerk

mnbstpab 09/21/2005 – kb

Certificate of Notice Page 2 of 4

United States Bankruptcy Court
District of MinnesotaIn re:
Kathryn Irene Fossum
DebtorCase No. 19-31554-KAC
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-3

User: kariann
Form ID: mmbstpabPage 1 of 3
Total Noticed: 60

Date Rcvd: Sep 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2020.

db
62576636 +Kathryn Irene Fossum, 15610 Eagle Bay Dr, Apple Valley, MN 55124-7854
62277465 +Associated Clinic of Psych, 4027 County Rd. 25, St. Louis Park MN 55416-2629
62576641 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
62247780 Capital One, NA, c/o Becket and Lee LLP, PO BOX 3001, Malvern PA 19355-0701
62247781 +Diversified Adjustment, 600 Coon Rapids Blvd, Minneapolis MN 55433-5549
62247782 Elastic/Republic Bank and Trus, PO Box 950276, Louisville KY 40295-0276
62247784 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg PA 17106-9184
62247786 +Finwise Rise, 4150 International Plaza, Fort Worth TX 76109-4892
62247787 Flagship Credit Acceptance, PO BOX 975658, Dallas TX 75397-5658
62247788 +Flagship Credit Acceptance, 2345 Rice St #230, Roseville MN 55113-3769
+GREEN TRUST CASH LLC, PO BOX 340, HAYS MT 59527-0340
(address filed with court: Green Trust Cash, LLC, PO Box 330, Hays MT 59527)
62247791 +Julian Miller, 6800 France Ave S, Suite 560, Edina MN 55435-2019
62247793 +Loans at Last, PO BOX 1193, Lac Du Flambeau WI 54538-1193
62247797 +Municipal Collections of Ameri, 3348 Ridge Rd, Lansing IL 60438-3112
62247800 +NCB Management Services, Attn: Bankruptcy, One Allied Drive, Trevoise PA 19053-6945
62576672 Navient Solutions, LLC, PO Box 8961, Ascendium Education Solutions,
Madison WI 53708-8961
62247802 +Park Nicollet, PO BOX 9158, Minneapolis MN 55480-9158
62576677 +Richard Fossum, 10185 Upper 178th Street W, Lakeville MN 55044-8788
62576679 +Sonder Behavioral Health, 12301 Whitewater Dr., Suite 101, Hopkins MN 55343-4157
62247805 +Stewart, Zlmen & Jungers, 2860 Patton Road, Roseville MN 55113-1100
62247806 Target Card Services, Attn: Bankruptcy, PO Box 660170, Dallas TX 75266-0170
62576683 U.S. Department of Education, PO Box 69184, c/o FedLoan Servicing,
Harrisburg PA 17106-9184
62302014 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
62247807 +U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul MN 55116-0408
62247808 +Wells Fargo Financial Nat Bank, 800 Walnut St, Doc Dept MAC F4030-04C,
Des Moines IA 50309-3605
62247809 +Wells Fargo/Slumberland Furniture, Attn: Bankruptcy, Pob 10438 Mac F8235-02f,
Des Moines IA 50306-0438
62247810 +Zocoloans, 27565 Research Park Dr, PO BOX 1147, Mission SD 57555-1147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

62247773 +E-mail/Text: bankruptcy@ldf-holdings.com Sep 24 2020 00:36:44 Bridge Lending Solutions,
PO Box 481, Lac Du Flambeau WI 54538-0481
62576647 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 24 2020 00:36:57
CW Nexus Credit Card Holdings, Resurgent Capital Services, PO Box 10368,
Greenville SC 29603-0368
62269087 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 24 2020 00:37:18
CW Nexus Credit Card Holdings l, LLC, Resurgent Capital Services, PO Box 10368,
Greenville, SC 29603-0368
62247774 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 24 2020 00:37:06 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
62285004 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 24 2020 00:37:06
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
Charlotte, NC 28272-1083
62576639 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 24 2020 00:37:06
Capital One Bank (USA), N.A., PO Box 71083, By American InfoSource,
Charlotte NC 28272-1083
62285678 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 24 2020 00:37:07 Capital One Bank NA,
by American InfoSource, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
62576640 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 24 2020 00:36:57 Capital One Bank NA,
4515 N Santa Fe Avenue, American InfoSource, Oklahoma City OK 73118-7901
62247776 +E-mail/Text: bk@coastprofessional.com Sep 24 2020 00:36:14 Coast Professional, Inc.,
PO BOX 2899, West Monroe LA 71294-2899
62247777 +E-mail/Text: clientservices@credit-control.com Sep 24 2020 00:36:15 Credit Control, LLC,
5757 Phantom Dr #330, Hazelwood MO 63042-2429
62247778 +E-mail/PDF: creditonebknofications@resurgent.com Sep 24 2020 00:37:20 Credit One Bank,
Po Box 98875, Las Vegas NV 89193-8875
62247779 +E-mail/PDF: creditonebknofications@resurgent.com Sep 24 2020 00:36:57 Credit One Bank,
Attn: Bankruptcy Department, Po Box 98873, Las Vegas NV 89193-8873
62247783 E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 24 2020 00:36:24 Fingerhut- Jefferson Capital,
Attn: Bankruptcy, PO BOX 772813, Chicago IL 60677-2813
62289250 +E-mail/Text: bankruptcy@flagshipcredit.com Sep 24 2020 00:36:23 Flagship Credit Acceptance,
PO Box 3807, Coppell TX 75019-5877
62247785 +E-mail/Text: bankruptcy@flagshipcredit.com Sep 24 2020 00:36:23 Flagship Credit Acceptance,
Po Box 965, Chadds Ford PA 19317-0643
62576657 +E-mail/Text: collections@greentrustcash.com Sep 24 2020 00:36:33 Green Trust Cash, LLC,
PO Box 340, Hays MT 59527-0340
62576658 +E-mail/Text: bnc@ch13mn.com Sep 24 2020 00:36:28 Gregory A. Burrell,
100 South Fifth Street, Ste 480, Minneapolis MN 55402-1250

District/off: 0864-3

User: kariann
Form ID: mnbstapb

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Total Noticed: 60

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

62247789 E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 24 2020 00:36:08 Internal Revenue Service,
Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62280373 E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 24 2020 00:36:24 Jefferson Capital Systems LLC,
PO Box 7999, Saint Cloud Mn 56302-9617
62247775 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 24 2020 00:37:06 Chase Card Services,
Attn: Bankruptcy, PO Box 15298, Wilmington DE 19850
62247790 E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 24 2020 00:36:24 Jefferson Capital Systems, LLC,
PO Box 1999, Saint Cloud MN 56302
62247792 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 24 2020 00:36:04 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-5660
62250860 E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 24 2020 00:37:19 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
62247794 +E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 24 2020 00:37:19
LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville SC 29603-0497
62247796 +E-mail/Text: mdor.bkysec@state.mn.us Sep 24 2020 00:35:53 MN Dept of Revenue,
Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62247795 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 24 2020 00:36:56
Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage NY 11804-9001
62247799 +E-mail/PDF: pa_dc_claims@navient.com Sep 24 2020 00:37:18 Navient, PO Box 9500,
Wilkes Barre PA 18773-9500
62247798 +E-mail/PDF: pa_dc_claims@navient.com Sep 24 2020 00:37:18 Navient, Attn: Bankruptcy,
PO Box 9000, Wiles-Barr PA 18773-9000
62267374 +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Sep 24 2020 00:35:54
Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc., PO Box 8961,
Madison WI 53708-8961
62247801 +E-mail/Text: bnc@nordstrom.com Sep 24 2020 00:36:07 Nordstrom Card Services,
Attn: Bankruptcy, 13531 E. Caley Ave, Centennial CO 80111-6505
62247803 +E-mail/Text: bk@rgsfinancial.com Sep 24 2020 00:35:57 Rgs Financial,
1700 Jay Ell Dr Ste 200, Richardson TX 75081-6788
62247804 +E-mail/Text: elevate@ebn.phinsolutions.com Sep 24 2020 00:36:43 Rise Credit,
PO BOX 101808, Fort Worth TX 76185-1808
62576684 E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Sep 24 2020 00:36:07 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis MN 55415-3070

TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

62576635* +Alltran Financial, PO Box 610, Sauk Rapids MN 56379-0610
62576637* +Bridge Lending Solutions, PO Box 481, Lac Du Flambeau WI 54538-0481
62576638* +Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City UT 84130-0285
62576643* +Coast Professional, Inc., PO BOX 2899, West Monroe LA 71294-2899
62576644* +Credit Control, LLC, 5757 Phantom Dr #330, Hazelwood MO 63042-2429
62576645* +Credit One Bank, PO Box 98875, Las Vegas NV 89193-8875
62576646* +Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas NV 89193-8873
62576648* +Diversified Adjustment, 600 Coon Rapids Blvd, Minneapolis MN 55433-5549
62576649* Elastic/Republic Bank and Trus, PO Box 950276, Louisville KY 40295-0276
62576650* +FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg PA 17106-9184
62576651* Fingerhut- Jefferson Capital, Attn: Bankruptcy, PO BOX 772813, Chicago IL 60677-2813
62576652* +Finwise Rise, 4150 International Plaza, Fort Worth TX 76109-4892
62576654* Flagship Credit Acceptance, PO BOX 975658, Dallas TX 75397-5658
62576653* +Flagship Credit Acceptance, PO Box 3807, Coppell TX 75019-5877
62576655* +Flagship Credit Acceptance, 2345 Rice St #230, Roseville MN 55113-3769
62576656* +Flagship Credit Acceptance, PO BOX 965, Chadds Ford PA 19317-0643
62576659* Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62576660* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO Box 7999,
Saint Cloud MN 56302-9617)
62576642* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, PO Box 15298,
Wilmington DE 19850)
62576661* Jefferson Capital Systems, LLC, PO Box 1999, Saint Cloud MN 56302
62576662* +Julian Miller, 6800 France Ave S, Suite 560, Edina MN 55435-2019
62576663* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-5660
62576665* LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
62576666* +LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville SC 29603-0497
62576664* +Loans at Last, PO BOX 1193, Lac Du Flambeau WI 54538-1193
62576668* +MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62576667* +Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage NY 11804-9001
62576669* +Municipal Collections of Ameri, 3348 Ridge Rd, Lansing IL 60438-3112
62576673* +NCB Management Services, Attn: Bankruptcy, One Allied Drive, Trevose PA 19053-6945
62576671* +Navient, PO Box 9500, Wilkes Barre PA 18773-9500
62576670* +Navient, Attn: Bankruptcy, PO Box 9000, Wiles-Barr PA 18773-9000
62576674* +Nordstrom Card Services, Attn: Bankruptcy, 13531 E. Caley Ave, Centennial CO 80111-6505
62576675* +Park Nicollet, PO BOX 9158, Minneapolis MN 55480-9158
62576676* +Rgs Financial, 1700 Jay Ell Dr Ste 200, Richardson TX 75081-6788
62576678* +Rise Credit, PO BOX 101808, Fort Worth TX 76185-1808
62576680* +Stewart, Zlmen & Jungers, 2860 Patton Road, Roseville MN 55113-1100
62576681* Target Card Services, Attn: Bankruptcy, PO Box 660170, Dallas TX 75266-0170

District/off: 0864-3

User: kariann
Form ID: mnbstpab

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Total Noticed: 60

Date Rcvd: Sep 23, 2020

***** BYPASSED RECIPIENTS (continued) *****

62576682* +U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul MN 55116-0408
62576685* +Wells Fargo Financial Nat Bank, 800 Walnut St, Doc Dept MAC F4030-04C,
Des Moines IA 50309-3605
62576686* +Wells Fargo/Slumberland Furniture, Attn: Bankruptcy, Pob 10438 Mac F8235-02f,
Des Moines IA 50306-0438
62576687* +Zocoloans, 27565 Research Park Dr, PO BOX 1147, Mission SD 57555-1147
62247772 ##+Alltran Financial, PO Box 610, Sauk Rapids MN 56379-0610

TOTALS: 0, * 41, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

John A. Hedback jhedback@hac-mnlaw.com, jhedback@ecf.axosfs.com;ladamson@hac-mnlaw.com
Margaret R. Henahan on behalf of Debtor 1 Kathryn Irene Fossum mhenahan@kainscott.com,
bbabatz@kainscott.com
US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 3